

Fill in this information to identify your case:

United States Bankruptcy Court for the :

NORTHERN District of ILLINOIS
(State)

Case Number (if known): _____ Chapter you are filing under:

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a *joint case*-and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ernesto _____

First name

Mendes _____

Middle name

Bring your picture identification to your meeting with the trustee.

Mendes _____

Last name

Jr. _____

Suffix (Sr., Jr., II, III)

First name _____

Middle name _____

Last name _____

Suffix (Sr., Jr., II, III) _____

2. All other names you have used in the last 8 years

Include your married or maiden names.

First name _____

First name _____

Middle name _____

Middle name _____

Last name _____

Last name _____

First name _____

First name _____

Middle name _____

Middle name _____

Last name _____

Last name _____

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number

XXX - XX - 0776 _____

XXX - XX - _____

OR

OR

9XX - XX - _____

9XX - XX - _____

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Case Number (if known) _____

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years** I have not used any business names or EINs.

Business name _____

Business name _____

EIN — - - - -

EIN — - - - -

 I have not used any business names or EINs.

Business name _____

Business name _____

EIN — - - - -

EIN — - - - -

5. Where you live

12825 S Marquette Avenue

Number Street

Chicago	IL	60633
City	State	ZIP Code
COOK		
County		

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy.

Check one:

 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.
(See 28 U.S.C. § 1408)

Check one:

 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain.
(See 28 U.S.C. § 1408)

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Case Number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. **How you will pay the fee** *I will pay the entire fee when I file my petition.* Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** No

Yes. District None When _____ Case Number _____
 MM / DD / YYYY

District None When _____ Case Number _____
 MM / DD / YYYY

District _____ When _____ Case Number _____
 MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by affiliate?**

No

Yes. Debtor _____ Relationship to you _____
 District _____ When _____ Case Number, if known _____
 MM / DD / YYYY

Debtor _____ Relationship to you _____
 District _____ When _____ Case Number, if known _____
 MM / DD / YYYY

11. **Do you rent your residence?**

No. Go to line 12

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Case Number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.
 Yes. Name and location of business

Name of business, if any

Number Street

City

State Zip Code

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number Street

City _____ State _____ ZIP Code _____

Debtor 1 Ernesto

Document Mendes

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Case Number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):*You must check one:*

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Case Number (if known) _____

For your attorney, if you are represented by one**if you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ Jon Kurt Clasing

Signature of Attorney for Debtor

Date

Date: 03/07/2016

MM / DD / YYYY

Jon Kurt Clasing

Printed name

Geraci Law L.L.C.

Firm name

55 E. Monroe St., #3400

Number Street

Chicago

City

IL

60603

State

ZIP Code

Contact Phone 312-332-1800Email address ndil@geracilaw.com

6301418

Bar number

IL

State

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
	Ernesto		Mendes	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number _____ (If known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 1,520
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 1,520

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$0
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0

Part 3: Summarize Your Liabilities

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$1,960.33
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	

Copy your monthly expenses from line 22c of *Schedule J*

\$1,915.00

Debtor 1 Ernesto Mendes

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Case Number (if known) _____

EntriesDescription**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapter 7, 11 or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 2,340.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**Total claim****From Part 4 of Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.) \$ 0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 9,761.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. **Total.** Add lines 9a through 9f. \$ 9,761.00

Fill in this information to identify your case and this filing:

Debtor 1	Ernesto	Mendes
	First Name	Middle Name
Debtor 2		Last Name
(Spouse, if filing)	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)		
Case Number (If known)		

Check if this is an
amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No.

Yes. Describe.....

02. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here --> \$ 0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No.

Yes. Describe.....

04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.

Yes. Describe.....

05. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here --> \$ 0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

Do not deduct secured claims
or exemptions

06. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No.

Yes. Describe.....

Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$ <u>1,000.00</u>
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07. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No.

Yes. Describe.....

Flat screen TV, computer, printer, music collection, cell phone	\$300	\$ <u>300.00</u>
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08. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No.

Yes. Describe.....

	\$0.00
--	--------

09. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No.

Yes. Describe.....

\$ 0.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No.

Yes. Describe.....

\$ 0.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No.

Yes. Describe.....

Everyday clothes, shoes, accessories

\$100

\$ 100.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No.

Yes. Describe.....

\$ 0.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No.

Yes. Describe.....

\$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No.

Yes. Describe.....

Books, CDs, DVDs & Family Photos

\$50

\$ 50.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

\$1,450.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

\$ 0.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No.

Yes. Describe.....

Account Type:

Checking Account

Institution name:

Bank of America

\$ 70.00

\$ 70.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No.

Yes. Describe.....

Institution or issuer name:

\$ 0.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

No.

Yes. Describe.....

Name of Entity and Percent of Ownership:

\$ 0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

 No. Yes. Describe..... Issuer name: _____

\$ _____ 0.00

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No. Yes. Describe..... Type of account and Institution name: _____

\$ _____ 0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications

 No. Yes. Describe..... Institution name or individual: _____

\$ _____ 0.00

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Yes. Describe..... Issuer name and description: _____

\$ _____ 0.00

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): _____

\$ _____ 0.00

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... _____

\$ _____ 0.00

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No. Yes. Describe..... _____

\$ _____ 0.00

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No. Yes. Describe..... _____

\$ _____ 0.00

Money or property owed to you?**Current value of the portion you own?**

Do not deduct secured claims or exemptions

28. Tax refunds owed to you No. Yes. Describe..... _____

\$ _____ 0.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No. Yes. Describe..... _____

\$ _____ 0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No. Yes. Describe..... _____

\$ _____ 0.00

31. Interest in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No.

Company Name & Beneficiary:

Yes. Describe.....

\$ 0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No.

Yes. Describe.....

\$ 0.00

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No.

Yes. Describe.....

\$ 0.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights

No.

Yes. Describe.....

\$ 0.00

35. Any financial assets you did not already list

No.

Yes. Describe.....

\$ 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

for Part 4. Write that number here -->

\$70.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No.

Yes.

Current value of the portion you own?
Do not deduct secured claims or exemptions

38. Accounts receivable or commissions you already earned

No.

Yes. Describe.....

\$ 0.00

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No.

Yes. Describe.....

\$ 0.00

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No.

Yes. Describe.....

\$ 0.00

41. Inventory

No.

Yes. Describe.....

\$ 0.00

42. Interests in partnerships or joint ventures

No.

Name of Entity and Percent of Ownership:

Yes. Describe.....

\$ 0.00

43. Customer lists, mailing lists, or other compilations

No.

Yes. Describe.....

\$ 0.00

44. Any business-related property you did not already list

 No. Yes. Describe.....\$ 0.00

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here -->

\$ 0.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Yes. Describe.....\$ 0.00

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

 No. Yes. Describe.....\$ 0.00

48. Crops—either growing or harvested

 No. Yes. Describe.....\$ 0.00

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

 No. Yes. Describe.....\$ 0.00

50. Farm and fishing supplies, chemicals, and feed

 No. Yes. Describe.....\$ 0.00

51. Any farm- and commercial fishing-related property you did not already list

 No. Yes. Describe.....\$ 0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here -->

\$ 0.00**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No. Yes. Describe.....\$ 0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here -->

\$ 0.00

First Name

Middle Name

Last Name

Case Number (if known)

Last Name

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00
57. Part 3: Total personal and household items, line 15	\$ 1,450.00
58. Part 4: Total financial assets, line 36	\$ 70.00
59. Part 5: Total business-related property, line 45	\$ 0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00
61. Part 7: Total other property not listed, line 54	\$ 0.00
62. Total personal property. Add lines 56 through 61.	\$ 1,520.00
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$1,520.00

Fill in this information to identify your case:

Debtor 1	<u>Ernesto</u>		<u>Mendes</u>
	First Name	Middle Name	Last Name
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>			
(State)			
Case Number	<hr/>		
(If known)			

Check if this is an
amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1001(b) - \$1,000.00 _____
Line from Schedule A/B:	06		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 300	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1001(b) - \$300.00 _____
Line from Schedule A/B:	07		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description:	Everyday clothes, shoes, accessories	\$ 100	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1001(a),(e) - \$100.00 _____
Line from Schedule A/B:	11		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description:	Books, CDs, DVDs & Family Photos	\$ 50	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1001(a) - \$50.00 _____
Line from Schedule A/B:	14		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Debtor 1 Ernesto

Document MENDES

Page 17 of 57

Case Number (if known) _____

First Name

Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Checking Account, Bank of America, 70.00	\$ 70	<input type="checkbox"/> \$ _____	735 ILCS 5/12-1001(b) - \$70.00 _____
Line from Schedule A/B:	17		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)				
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? <input type="checkbox"/> No <input type="checkbox"/> Yes.				

Fill in this information to identify your case:

Debtor 1	Ernesto	Mendes
	First Name	Middle Name
Debtor 2		Last Name
(Spouse, if filing)	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>		
(State)		
Case Number (If known)		

Check if this is an
amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1:	List All Secured Claims	Column A	Column A	Column C
		Amount of claim	Value of collateral that supports this claim	Unsecured portion If any
2.	List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors name.			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ _____

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
	Ernesto		Mendes	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number (If known)				

Check if this is an
amended filing

Official Form 106E/F

12/15

Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims.

List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim
\$ 300.00

4.1 All Credit Lenders

Last 4 digits of account number _____

Total claim
\$ 300.00

Creditor's Name
PO Box 5598

Number Street

Elgin IL 60121
City State Zip Code

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify PayDay Loan

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.2	Americash Loans	Last 4 digits of account number	\$ 500.00
Creditor's Name 555 Torrence Ave. Number Street Calumet City IL 60409 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Last 4 digits of account number 4637 \$ 609.00			
4.3	AT T Mobility	When was the debt incurred?	2012-2012
Creditor's Name Po Box 981008 Number Street Boston MA 02298 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Last 4 digits of account number 9974 \$ 242.00			
4.4	AT T U-Verse	When was the debt incurred?	2014-2014
Creditor's Name Po Box 3097 Number Street Bloomington IL 61702 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify PayDay Loan

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collecting for Creditor

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collecting for Creditor

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.5	Capital One Auto Finance	Last 4 digits of account number	\$ 4,000.00
Creditor's Name 3901 Dallas Parkway Number Street Plano TX 75093 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.6	Capital ONE BANK USA N	Last 4 digits of account number	\$ 600.00
Creditor's Name 15000 Capital One Dr Number Street Richmond VA 23238 City State Zip Code			
Who owes the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
4.7	CBE Group	Last 4 digits of account number	\$ 160.00
Creditor's Name 131 Tower Park Dr., Ste. 900 Number Street PO Box 900 Waterloo IA 50704 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim relates to a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Deficiency, Repo'd/Surr'd Auto

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Card or Credit Use

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Credit Extended to Debtor(s)

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.8	Commonwealth Finance	Last 4 digits of account number	\$ 310.00
Creditor's Name 245 Main Street Number Street Scranton PA 18519 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collecting for Creditor</u>			
4.9	Community Hospital	Last 4 digits of account number	\$ 341.00
Creditor's Name 901 MacArthur Boulevard Number Street Munster IN 46321 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical/Dental Services</u>			
4.10	Credit Management, Inc.	Last 4 digits of account number	\$ 1,400.00
Creditor's Name 4200 International Pkwy. Number Street Carrollton TX 75007-1906 City State Zip Code			
Who owes the debt? Check one.			
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u>			

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.11	First Premier BANK Creditor's Name 601 S Minnesota Ave Number Street Sioux Falls SD 57104 City State Zip Code	Last 4 digits of account number <u>NULL</u>	\$ <u>865.00</u>
<p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>			
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u></p>			
4.12	GE Capital Retail BANK Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code	Last 4 digits of account number <u>9652</u>	\$ <u>682.00</u>
<p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>			
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Unknown Credit Extension</u></p>			
4.13	GE Capital Retail BANK Creditor's Name 120 Corporate Blvd Ste 1 Number Street Norfolk VA 23502 City State Zip Code	Last 4 digits of account number <u>9230</u>	\$ <u>755.00</u>
<p>Who owes the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>			
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Unknown Credit Extension</u></p>			

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.14	Harris & Harris LTD Creditor's Name 111 W Jackson Blvd S-400 Number Street Chicago IL 60604 City State Zip Code	Last 4 digits of account number 3811 When was the debt incurred? 2015-2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt	\$ 597.00
4.15	Mcydsnb Creditor's Name 9111 Duke Blvd Number Street Mason OH 45040 City State Zip Code	Last 4 digits of account number NULL When was the debt incurred? 2010-2011 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card or Credit Use	\$ 502.00
4.16	Peoples Energy Creditor's Name 130 E. Randolph Dr. Number Street Chicago IL 60601 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Utility Bills/Cellular Service	\$ 392.00

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.17	Peoples GAS Light AND COKE CO	Last 4 digits of account number	9446	\$ 161.00
Creditor's Name 1309 Technology Pkwy				
Number Street _____				
Cedar Falls IA 50613 City State Zip Code				
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.18	PLS Loan Store	Last 4 digits of account number	_____	\$ 1,100.00
Creditor's Name 1431 Obama Drive				
Number Street _____				
Calumet Park IL 60827 City State Zip Code				
Who owes the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.19	Rainofcash.com	Last 4 digits of account number	_____	\$ 300.00
Creditor's Name 1199 S. Federal Hwy, Ste 370				
Number Street _____				
Boca Raton FL 33432 City State Zip Code				
Who owes the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 Ernesto

Mendes

Case Number (if known)

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.20	SLM Financial CORP Creditor's Name 11100 Usa Pkwy Number Street Fishers IN 46037 City State Zip Code	Last 4 digits of account number 0824 When was the debt incurred? 2009-2010 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 0.00
4.21	SLM Financial CORP Creditor's Name 11100 Usa Pkwy Number Street Fishers IN 46037 City State Zip Code	Last 4 digits of account number 0824 When was the debt incurred? 2009-2010 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 0.00
4.22	Syncb/JCP Creditor's Name Po Box 965007 Number Street Orlando FL 32896 City State Zip Code	Last 4 digits of account number NULL When was the debt incurred? 2010-2012 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card or Credit Use	\$ 0.00

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Part 2:

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.23	Syncb/Walmart	Last 4 digits of account number	NULL	\$ 0.00
Creditor's Name Po Box 965024				
Number Street				
Orlando FL 32896				
City State Zip Code				
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.24	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	2199	\$ 3,343.00
Creditor's Name Po Box 4222				
Number Street				
Iowa City IA 52244				
City State Zip Code				
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.25	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	9895	\$ 6,418.00
Creditor's Name Po Box 4222				
Number Street				
Iowa City IA 52244				
City State Zip Code				
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Type of NONPRIORITY unsecured claim:				
<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____				

Debtor 1 Ernesto

Mendes

Case Number (if known)

First Name

Middle Name

Last Name

Part 3:**List Others to Be Notified for a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Americash Loans

On which entry in Part 1 or Part 2 list the original creditor?

Name
17340 Torrence Ave.Line 1 of (Check one): Part 1: Creditors with Priority Unsecured Claims

Number Street

 Part 2: Creditors with Nonpriority Unsecured Claims

Lansing IL 60438

Last 4 digits of account number _____

City State Zip Code

Komyatte & Casbon, PC

On which entry in Part 1 or Part 2 list the original creditor?

Name
9650 Gordon DriveLine 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims

Number Street

 Part 2: Creditors with Nonpriority Unsecured Claims

Highland IN 46322

Last 4 digits of account number _____

City State Zip Code

Debtor 1

Ernesto

Mendes

First Name

Middle Name

Last Name

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and Certain other debts you owe the government	6b. \$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 0.00
	6e. Total. Add lines 6a through 6d.	6e. \$ 0.00
Total claims from Part 2	6f. Student loans	6f. \$ 9,761.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 13,816.00
	6j. Total. Add lines 6f through 6i.	6j. \$ 23,577.00

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	Ernesto		Mendes
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)			
Case Number (If known)			

Check if this is an
amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed in *Schedule A/B: Property* (Official Form 106A/B)

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease		State what the contract or lease is for	
2.1	Name _____ Number Street _____ City State Zip Code _____			
2.2	Name _____ Number Street _____ City State Zip Code _____			
2.3	Name _____ Number Street _____ City State Zip Code _____			
2.4	Name _____ Number Street _____ City State Zip Code _____			
2.5	Name _____ Number Street _____ City State Zip Code _____			

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
	Ernesto		Mendes	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number _____ (If known)				

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No.
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes. Inwhich community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse or legal equivalent

Number Street

City State Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Ernesto Mendez Sr
Name
12825 S Marquette Avenue
Number Street
Chicago IL 60633
City State Zip Code

Schedule D, line _____

Schedule E/F, line 5

Schedule G, line _____

3.2 _____
Name
Number Street
City State Zip Code

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

3.3 _____
Name
Number Street
City State Zip Code

Schedule D, line _____

Schedule E/F, line _____

Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
Ernesto		Mendes		
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>				
Case Number <u>(If known)</u>				

Check if this is:

An amended filing
 A supplement showing post-petition
 chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed
 Not employed

Employed
 Not employed

Occupation

Forklift Driver

Employers name

United Road Towing, Inc.

Employers address

9550 Bormet Drive Suite 301

Mokena, IL 60448

How long employed there?

4 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

\$2,340.00

\$0.00

3. Estimate and list monthly overtime pay.

\$0.00

\$0.00

4. Calculate gross income. Add line 2 + line 3.

\$2,340.00

\$0.00

Debtor 1

Ernesto

First Name

Middle Name

Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$2,340.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$476.19	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$260.48	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$736.67	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$1,603.33	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$ 0.00	\$ 0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive	8f. \$357.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____		
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$357.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9.		
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		
11. State all other regular contributions to the expenses that you list in Schedule J.		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	Ernesto		Mendes
Debtor 2	First Name	Middle Name	Last Name
(Spouse, if filing)			
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case Number <u>(If known)</u>			

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

Official Form 106J

Schedule J: Your Expenses

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No.

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son	5	<input type="checkbox"/> No
Daughter	5	<input checked="" type="checkbox"/> Yes
Son	3	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input checked="" type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$350.00

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a. \$0.00
 4b. \$0.00
 4c. \$0.00
 4d. \$0.00

Debtor 1 Ernesto

First Name

Middle Name

Last Name

Your expenses

5. Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$150.00
6d. Other. Specify: _____	6d.	\$ 0.00
7. Food and housekeeping supplies	7.	\$700.00
8. Childcare and children's education costs	8.	\$110.00
9. Clothing, laundry, and dry cleaning	9.	\$150.00
10. Personal care products and services	10.	\$75.00
11. Medical and dental expenses	11.	\$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$75.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$0.00
15d. Other insurance. Specify: _____	15d.	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$0.00
17b. Car payments for Vehicle 2	17b.	\$0.00
17c. Other. Specify: _____	17c.	\$0.00
17d. Other. Specify: _____	17d.	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$ 0.00
20b. Real estate taxes	20b.	\$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Debtor 1 Ernesto

First Name

Middle Name

Last Name

21. Other. Specify: Postage/Bank Fees (\$5.00), _____

21. _____ \$5.00

22. Your monthly expense: Add lines 4 through 21.

22. _____ \$1,915.00

The result is your monthly expenses.

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. _____

23a. _____ \$1,960.33

23b. Copy your monthly expenses from line 22 above. _____

23b. _____ \$1,915.00

23c. Subtract your monthly expenses from your monthly income. _____

23c. _____ \$45.33

The result is your *monthly net income*.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No Yes.

Explain Here:

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name	
	Ernesto		Mendes	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number _____ (If known)				

Check if this is an amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person _____.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Ernesto Mendes, Jr.
Signature of Debtor 1

X
Signature of Debtor 2

Date 03/07/2016
MM / DD / YYYY

Date
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>Ernesto</u>	<u>Mendes</u>
First Name	Middle Name	Last Name
Debtor 2		
(Spouse, if filing)	First Name	Middle Name
Case Number (If known)		

United States Bankruptcy Court for the : NORTHERN District of ILLINOIS
(State)

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

01. What is your current marital status?

Married
 Not married

02 During the last 3 years, have you lived anywhere other than where you live now?

No.
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there

03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No.
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 **Ernesto**
 First Name **Middle Name** **Mendes**
 Last Name Case Number (if known) _____

04 Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$5,076	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	_____
For last calendar year: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$25,674	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	_____
For the calendar year before that: (January 1 to December 31, 2014)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$26,000	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	_____

05 Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Describe below.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
--	--	--	--	--

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1 **Ernesto Mendes**
 First Name Middle Name Last Name

Case Number (if known) _____

06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payments	Total amount paid	Amount you still owe	Was this payment for...
-------------------	-------------------	----------------------	-------------------------

07 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
------------------	-------------------	----------------------	-------------------------

08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
------------------	-------------------	----------------------	--

Part 4: Identify Legal actions, Repossessions, and Foreclosures

09 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No.

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
--------------------	-----------------	--------------------

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11

Yes. Fill in the information below.

Debtor 1 Ernesto Mendes
 First Name Middle Name Last Name

Case Number (if known) _____

17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No.

Yes. Fill in the details.

18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No.

Yes. Fill in the details for each gift.

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No.

Yes. Fill in the details for each gift.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No.

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No.

Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
----------------------------	-----------------------	-----------------------

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No.

Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
-----------------------------------	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No.

Yes. Fill in the details.

Where is the property?	Describe the property	Value
------------------------	-----------------------	-------

Debtor 1 Ernesto
First Name Middle Name Last Name

Case Number (if known) _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

 No. Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

25 Have you notified any governmental unit of any release of hazardous material?

 No. Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

 No. Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
-----------------	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

 No. Yes. Fill in the details.

Date issued

Debtor 1 Ernesto Mendes
First Name Middle Name Last Name

Case Number (*if known*) _____

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Ernesto Mendes, Jr.
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 03/07/2016
MM / DD / YYYY

Date _____
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ . Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
	Ernesto		Mendes
Debtor 2	(Spouse, if filing)	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> <u>DIVISION</u> District of <u>ILLINOIS</u> (State)			

Check if this is an
amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name:	<input type="checkbox"/> Surrender the property <input type="checkbox"/> Retain the property and redeem it <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt:		
Creditor's name:	<input type="checkbox"/> Surrender the property <input type="checkbox"/> Retain the property and redeem it <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt:		
Creditor's name:	<input type="checkbox"/> Surrender the property <input type="checkbox"/> Retain the property and redeem it <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt:		
Creditor's name:	<input type="checkbox"/> Surrender the property <input type="checkbox"/> Retain the property and redeem it <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt:		

Part 2:**List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	

Part 3: **Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Ernesto Mendes, Jr.

Signature of Debtor 1

Date Dated: 03/07/2016
MM / DD / YYYY

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

United States Bankruptcy Court
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesto Mendes Jr. / Debtor

Case No:

Chapter: Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$1,795.00
Prior to the filing of this statement I have received	<u>\$1,795.00</u>
Balance Due	\$0.00

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me is:

Debtor(s) Other: (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Fee does **NOT** include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter, judicial lien avoidances, dischargeability actions, other contested matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 03/07/2016

/s/ **Jon Kurt Clasing**

Date

Signature of Attorney

Geraci Law L.L.C.

Name of law firm

Date: 3/4/2016

Geraci Law L.L.C.
Document Page 48 of 57
Consultation Attorney: SAL

Record #: 704-866



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$1895. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advise or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C. § 527(a) disclosures.

Dated:

3/4/16

X _____
Ernesto Mendes (Debtor)

X _____
(Joint Debtor)

X _____
John Clancy
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ernesto Mendes Jr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/07/2016

/s/ Ernesto Mendes, Jr.

Ernesto Mendes, Jr.

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/07/2016

/s/ Ernesto Mendes, Jr.

Ernesto Mendes, Jr.

Dated: 03/07/2016

/s/ Jon Kurt Clasing

Attorney: Jon Kurt Clasing



Date: 3/4/2016

Consultation Attorney: SAL

Record #: 704-866

Bankruptcy Options "Choice Sheet" Debt Analysis

1st Mortgage: Current? Yes / No	\$ _____	Balance	Payment \$ _____ /mo
1st Mortgage Arrears:	\$ _____		last paid _____ / _____ / _____
2nd Mortgage: Current? Yes / No	\$ _____	Balance	Payment \$ _____ /mo
2nd Mortgage Arrears:	\$ _____		last paid _____ / _____ / _____
RE tax or Assessment Arrears:	\$ _____		last paid _____ / _____ / _____
Vehicles 1st to _____	\$ _____	Balance	Payment \$ _____ /mo Market Value \$ _____
2nd to _____	\$ _____	Balance	Payment \$ _____ /mo Market Value \$ _____
Taxes Income tax due w/in last 3 yrs:	\$ _____		\$ _____ Total secured payments now
Unfiled or late filed within 2 years:	\$ _____		
Income tax due more than 3 yrs ago:	\$ _____		
Student loans (never discharged 13 or 7)	\$ _____		
Support arrears 100% remain current:	\$ _____		
Co-signed debts at 100%:	\$ _____	description:	_____
Other secured debts:	\$ _____	to 1. _____ 2. _____ 3. _____	
TOTAL DEBT ABOVE \$ _____		PLUS Unsecured debts: \$ _____	= \$ _____

Bankruptcy Chapter 13 and 7 Options

Chapter 13 Bankruptcy Debt Repayment plan using net income left after expenses. This is an estimate *only!*

10% to unsecured estimated \$ 200/36 to \$ 36 Weekly 2 weeks 2x Monthly Monthly

Attorney Fees: \$ _____ (included in above estimated Chapter 13 payment!) Pre-filing payments go to court costs, then attorney fees.

I will start paying \$ _____ now, \$ _____ each period above start _____ until I pay **\$310 court cost**, plus credit counseling, provide all documents and sign my Chapter 13. FEES required to file: \$ _____
 Mortgages/vehicles direct by myself Mortgages/Vehicles in Chapter 13 pymt 2nd mort. pay or strip?

Notes:

Chapter 7 Bankruptcy Discharge of personal liability for dischargeable unsecured debts. I must continue to pay all mortgages and vehicles I am keeping, and all non-dischargeable debts!

Attorney Fee: \$ 1795 Less: \$ _____ (down payment today) Balance: \$ _____

(plus \$335 Court Cost and credit counseling I must take before filing) If I pay my attorney \$ _____ by _____, provide all documents and take credit counseling, my attorney will advance the \$335 Court cost, and file my Chapter 7 in court so I am protected from creditors. This covers the work before filing ONLY. Balance can be paid after filing if you choose.

Attorney Fee Payment Schedule

Balance \$ _____ Paid at \$ _____ every Week Bi-weekly 2x monthly Monthly

Payments Start: 1/1/16 by EZD recurring debit card transaction from Checking or Savings, or

in person ACH (you will pay all NSF fees) on next 10th 25th 10th & 25th of month

The above choices are based on information supplied by client at time of first interview and are subject to change! The undersigned hires Geraci Law LLC & associated attorneys for Chapter (circle one): 13 7 Hananwill can call or email me for Credit Counseling so I can get this case ROLLING!

X Mr. Mendes

Date: 03/04/2016

Witness/Interpreter: x _____

X _____

print name _____



Date: 3/4/2016

Consultation Attorney: SAL

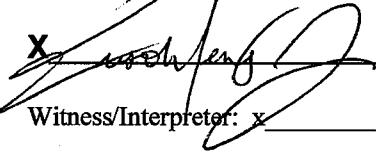
Record #: 704-866

I have received 11 U.S.C. 527(a) disclosure & my red or green folder is part of my contract. I agree to follow the instructions contained in the folder, which I acknowledge receipt of together with a copy of this contract

I ALSO AGREE AS BELOW:

1. **Non-Payment** will mean my case will be closed. I will be charged only for work done to date. Court Costs may be applied to fees if case is discontinued and I give permission to transfer court costs from Trust Account to pay fees. **Fees after Filing of case:** Your acceptance of our work after filing is your agreement to pay us as agreed.
2. **Not Included in Fee:** Missed court dates, amendments (\$100 minimum), audits, work on asset cases, examinations in addition to meeting of creditors, contested matters, motions, objections to discharge (up to \$350/hr minimum 8hrs in advance), adversary complaints, or other matters except the first meeting of creditors and reaffirmations.
3. **Collection action continues until case is filed in Court.** If I wait, liens can attach and I may lose property. No case will be filed in court unless I provide fee, costs and info, and I sign my petition.
4. **Arbitration.** Disputes or claims relating to this matter, other than fees, shall be submitted to arbitration in the debtor's home state under AAA Rules. No claim may be brought in another forum or in other than client's individual capacity. This means you give up the right to sue us in civil court including filing a class action.
5. **Chapter 7 Reaffirmation of debt:** Creditors may refuse to reaffirm or assume a lease or contract, take my payments or send statements, report payments to credit bureaus, **repossess or foreclose even if I want to pay them- I will not blame my attorneys if a creditor refuses to reaffirm and takes their security back.** File Chapter 13 if worried about risking loss of property. Reaffirmation make you personally liable after bankruptcy so they can still sue you if you default. Geraci Law does NOT control reaffirmations, your creditors do. Mortgage companies often REFUSE to produce reaffirmations: anything to blame your attorney instead of themselves.
6. **Non-Exempt property may be taken** Only limited property can be claimed exempting from creditors. I agree to list all property, read my Exemption Schedule, and turn any property not claimed as exempt to the trustee. I will change my exemptions before filing so I am not entitled to an income tax refund.
7. **Student Loans are NOT DISCHARGED** Collection fees and interest continue even if you file Ch. 7 or 13. In Chapter 13 student loans will survive discharge and balance increases if you don't pay them directly in addition to your Ch. 13 payment. You can deal with your student loans directly by asking for a different payment plan or other relief.
8. **Debit card and ACH authorized** I agree to pay the full attorney fee & court costs & authorize you to make electronic fund transfers from my account or process the payment as an ACH or debit card transaction for fees & costs. If you process my payment or check electronically, funds may be withdrawn from my bank or asset account the same day you receive my check. I will not receive that cancelled check back in my bank statement.
9. **Tax Debts** Many are NOT dischargeable. I agree to meet with IRS for advice about discharge before I file, and to inform my attorney, and to see a tax professional or CPA about tax discharge issues, since Geraci Law is NOT providing such advice, and that if my primary problem is taxes, Geraci Law has advised me NOT TO FILE BANKRUPTCY, but to work with the IRS to solve that problem. IRS liens are not usually removed by bankruptcy.
10. **More than 1 attorney may work on my case,** we may hire outside counsel and pay part of your fee to them to attend court hearings in my case. If the firm name or structure changes this agreement remains in force with the new entity.
11. **Support not discharged** keep support paid in future and certify proof at end of Chapter 13 to receive a discharge.
12. **Chapter 13 payments are estimated & can go up if debts, assets or income are more, or mortgage or income changes.** Creditors/trustee can object to less than 100% repay.
13. **Property valuation** I must provide a realty, personal property, or business appraisal before filing if I have real estate or business, or I assume risk of loss of those assets. Any business interest not exempt may be sold by the Trustee.
14. **Bank Accounts.** You will provide us with bank statement or teller receipt before filing showing the amount in that account as stated on the petition is actually in the bank, or you will LOSE THAT MONEY. Do NOT put money in bank accounts until after case is actually filed or you may lose it.
15. **INDIANA:** ANY money in account, uncleared checks, tax refunds, wages earned by not paid will be taken from you.
16. **Liens and Property are NOT removed by bankruptcy.** Liens are NOT removed by bankruptcy and don't "walk away" from houses or property or abandon vehicles: you have to sell them or have them taken from you or **they are still yours after bankruptcy.** Keep property insured and secured. You are liable on property debts that happen after bankruptcy filing so maintain and secure property until you have sold it.
17. We don't represent you on Loan Modification, Short Sales, Deed in Lieu, you will deal with those yourself.

I/we have read the above, the attorney has explained any questions and agree to all of it!

 X

X

Date: 03/04/2016

Witness/Interpreter: x print name _____



Date: 3/4/2016

Consultation Attorney: SAL

Record #: 704-866

Additional Disclaimers, Disclosures and Information

- 2 credit counseling classes are required.** You can take these two courses from any provider qualified by the Executive Office of the United States Trustee, who maintains a list you can choose from. **If you go to the provider Geraci Law recommends listed on www.pfged.com:** Peter Francis Geraci is a director of PFG Credit Counseling, Inc., and an owner of Professional Financial Guidance LLC. If you take either PFG Course, Peter Francis Geraci and other members and employees of Geraci Law LLC may profit from the fee you pay for either Course. You may be able to find a cheaper course, or one you like better. It is up to you.
- Document production by me required.** Before filing, I agree to supply my attorney with copies, not originals, of
 - Last 3 bank statements and 6 months of pay stubs before filing
 - Contracts on secured debt and mortgages, LAST TITLE POLICY OR REFINANCING and an APPRAISAL
 - Any documents on the document list we are giving you for your district, or that the trustee asks for later.
 - TAX returns: Chapt 7 Last return you filed. Chapter 13: IL last 4 years; IN last yr IRS; WI last 2 years.
- Truthfulness.** I must tell the truth in all matters and Supply any information after filing that the Trustee asks for and:
 - List all creditors. I agree that is my responsibility and I will pay any unlisted creditors.
 - List all property including cash value life insurance, household goods, real estate interests,
 - List all joint property with others, transfers of property in last 10 years.
- Injury cases, other claims, increased income or assets.** I must notify my injury or claim lawyer before filing bankruptcy, and during the case. A bankruptcy trustee can take control of injury or other claims, hire or fire your attorney, control settlement, and take any proceeds not claimed exempt, paying the rest to my creditors. If I fail to list or disclose lawsuits or causes of action or increased income, or inheritances I will be barred from maintaining them.
- Chapter 7 or 13 Options.** I have received both 7 and 13 info. If my income or expenses change, the advice may change, and I may not qualify for a Chapter I originally agreed to, and still have to pay for work done if I decide not to proceed. I have discussed non bankruptcy alternatives such as IRS negotiation and credit counseling.
- Time Sensitive, Do NOT Delay.** Your info is extremely time- sensitive. If you delay, you may have to pay more to do the petition and schedules all over with the new information. Judgments and liens may hit if you delay even a day.
- Spouse Did Not Sign Mortgage but is on Title.** If property is titled in joint with a filing spouse, and that spouse did not sign the mortgage, I will advise my attorney and file under Chapter 13, or risk having the house sold.
- Pay us, provide all documents, sign your petition, and make sure we file it, as soon as possible.** You must take pre-bankruptcy credit counseling, provide requested documents, fees and costs and sign your petition. Even after you have done all you are supposed to do, there still may be some delay. Complete this now!
- You should file your case before a judgment of foreclosure has been entered. After Judgment, creditors may apply for a "sheriff sale" of your property.** Once your property has been sold at a sheriff sale, you have no right to redeem your property by installment payments in a 13.
- Do not keep money in accounts until after your bankruptcy is filed in court.** If a judgment has been entered, the creditor can also GARNISH your paycheck, and SEIZE your bank accounts and other property, without further notice.
- Judgments can result in liens on real estate before my bankruptcy is filed in court.** Since I could have filed for bankruptcy months or years ago, instead of waiting, so any liens before filing are entirely MY fault, not my attorneys.
- Overpayments of benefits** can be discharged if no adversary complaint is filed and won, but the agency, such as Social Security or Unemployment, can refuse to pay future benefits until the amount claimed is offset.
- Bankruptcy "hurts" my credit,** I may not be able to get future credit or refinance, and bankruptcy stays on my credit report 10 years. However, if you reaffirm a debt, and pay, or establish new credit, your credit score can recover.
- Payroll Department.** I authorize my payroll department and Geraci Law LLC to disclose and obtain all information from each other as may be necessary to represent me in this matter.
- Electronic Communications.** I consent to contacting me by text, email, telephone, work phone or mail
- Chapter 13 protection from creditors not guaranteed** if you have filed a prior Chapter 13 - it is up to the Judge to decide if a Stay of Collection will be granted, and you understand that.

X _____

X _____

Date: 03/04/2016



Date: 3/4/2016

Consultation Attorney: SAL

Record #: 704-866

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

This is NOT a loan transaction. We are only providing this to you because you are paying us in installments. There is No Demand Feature, Variable Feature, Security Interest in any Property, provision for Credit Life, Property, Flood or Disability Insurance, No Late Fee, NSF fee, Recording Fee, Late or Early Payment Penalty, and the underlying contract is not Assignable, Assumable or Transferable.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate: 0%	The dollar amount the credit will cost you: \$0	The amount of your attorney fee: \$ The amount of your Court Cost: \$335.00	Attorney Fee: \$ Court Cost: \$335.00

Payment Schedule: You can pay us all at once or in installments until attorney fees and court costs are paid in full.

ACKNOWLEDGEMENT

By signing below you indicate that you have received a copy of this prior to the execution of the underlying contract documents.

Signed: 03/04/2016

Debtor X

Co-Debtor X





Date: 3/4/2016

Consultation Attorney: SAL

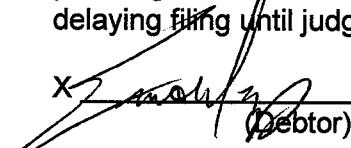
Record #: 704-866

Client's Disclaimer on Lawsuits and Real Estate Judgments

The undersigned client has been advised, understands and agrees:

- If a court judgment on a debt is entered, it may become a debt secured by your real estate and personal property.** The creditor does not have to notify you first. They may have already served you with the lawsuit. You agree that if the judgment attaches, we are not liable for failure to obtain a release of it, if possible, in bankruptcy, until you notify us of its secured status and pay us to do so.
 - In Indiana, and some states other than IL and WI, the day the judgment is entered, it becomes a lien on any real estate and personal property owned by you in the county the judgment is entered in.
 - In Illinois and Wisconsin and other states, the creditor will usually record a memorandum of judgment in the county you own the real estate in to attach the lien to real property. The judgment becomes a lien on personal property when the creditor files a citation to discover assets.
- If you do not file your bankruptcy before a judgment is entered, it is your fault, not ours.** You probably should have filed your bankruptcy 6 months ago. You release us from any liability if a judgment attaches to your real estate after you retain us to represent you.
- You agree to continue any lawsuits against you until your case is already filed, to prevent entry of judgment against you, if one has not already been entered, and to notify both the attorney for the creditor, and the court, after your bankruptcy is filed.** We will provide you with an "Automatic stay" notice that you can send to the creditor by certified mail, and take to court and file in your lawsuit at the Clerk of Court desk. In Wisconsin, you must see the Clerk of Court with a notice to eliminate any lawsuit judgment against you.
- You should pay us, provide all documents, sign your petition, and make sure we file it, as soon as possible.** We do not file Chapter 7 bankruptcies until our entire fee is paid, you have paid the court costs, provided all documents, and signed your petition. We do not file Chapter 13 cases until you have paid all or some of the fee, per your contract with us, paid the court cost, provided all necessary documents, and signed your petition and Chapter 13 plan. Even after you have done all you are supposed to do, you understand that there still may be some delay in filing your case. **Do not keep money in accounts until after your bankruptcy is filed in court.** If a judgment has been entered, the creditor can also GARNISH your paycheck, and SEIZE your bank accounts and other property, without further notice.
- If you have a foreclosure pending, you should file your case before a judgment of foreclosure has been entered, if possible.** If a judgment of foreclosure has been entered before filing, the creditor may then apply for a "sheriff sale" of your property. Once your property has been sold at a sheriff sale, you have no right to redeem your property by installment payments in a 13. The mortgage does not exist after a sheriff sale, and you can only redeem by paying the full mortgage balance before the sheriff sale is confirmed.
- No bankruptcy gets real estate "out of" your name, allows you to abandon it, or fail to insure, maintain and secure it until you sell it or a foreclosure buyer takes title.** **Do NOT abandon real estate:** any claim for injuries, damages, taxes, utilities, ordinance violations etc after filing of this case is YOUR OBLIGATION

The undersigned understands and releases Geraci Law LLC, Peter Francis Geraci and associated attorneys from any liability for judgments, liens on real estate, or garnishments, or other loss of property or other issues before or after my bankruptcy is filed in court, since I could have filed for bankruptcy months or years ago, instead of waiting until a lawsuit is already filed, or hiring an attorney, getting a lawsuit, and then delaying filing until judgment is entered. My red or green folder is part of this contract and I will read it.

X _____

(Debtor)

X _____
(Spouse)

Date: 03/04/2016



Date: 3/4/2016 Consultation Attorney: SAL Record #: 704-866

Loan Modification Disclaimer

You may be in process of talking to your mortgage lender about "loan modification". **Any bankruptcy filing, as well as your poor financial condition, can be used as an excuse by your mortgage company to cease talking to you about "loan modification".** However, Federal Law provides that bankruptcy may HELP you modify.

1. Borrowers in active Chapter 7 or 13 MUST be considered for HAMP modifications if you request it.
2. Lenders may NOT deny a HAMP modification on the basis of bankruptcy filing if you are in a trial period.
3. Failure of a lender or debtor to send or sign a reaffirmation CANNOT be a basis for refusal to modify.
4. If the loan servicer agrees, Chapter 13 debtors may be converted to a permanent modification without a trial period.

More information is available at <http://www.makinghomeaffordable.gov/index.html>

Based on all information available now, you understand that

1. With all the debt you have now, you are at high risk for default bankruptcy will improve your financial future.
2. Modifying your mortgage without getting rid of all the unsecured debt you can is useless.
3. Filing Chapter 7 or 13 can be used as an excuse to refuse to modify your mortgage.
4. Most likely, your mortgage company will claim they can't do loan mod because you did a 7 and have no other debt. in a Chapter 7 they may not send out reaffirmation and then say they can't modify and it is your lawyer's fault. BOTH of these excuses are pure lies to avoid re-working your mortgage and may be illegal under HAMP rules.
5. Your Mortgage company knows you are in such bad shape you won't get loan modification
6. With a Chapter 7 Discharge, you will have less debt and may be in better position to refinance
7. You can file Chapter 13 after receiving your Chapter 7 discharge and stop foreclosure, but then can't modify loans.
8. You can file Chapter 13 now and propose to pay any mortgage arrears and vehicles and other debt over 36-60 months. This is more expensive than filing Chapter 7 and dealing with your mortgage and vehicles yourself.
9. You, not us, have to deal with your mortgage company regarding modification and request modification.

You agree not to blame this law firm because some mortgage company, that made you a bad loan to begin with, claims that you can't "modify" your mortgage after filing of either Chapter 7 or 13. This does not mean you won't be able to, but it means that if your mortgage company refuses to deal with you and blames your bankruptcy filing, you will know what they are up to, and deal with them accordingly. Chapter 7 means you will have less debt and better debt to income ratio, and will be better able to pay your mortgage or qualify for Chapter 13 filing after your Chapter 7 discharge.

In a Chapter 7, you also agree to contact your mortgage company and have them fax or mail us a reaffirmation if you have not received one they sent us by your meeting of creditors. We need to sign it and have you sign it and return it to them for filing before discharge. The creditor is the only one with the information to prepare a reaffirmation.

Disclaimer Regarding Stripping or Reducing "junior" Non-Primary Mortgages on Real Estate

1. If I am filing Chapter 13, if I provide a valuation supporting the value of my home, and it is worth less than my first mortgage balance, my attorneys will file a motion or an Adversary Complaint seeking to declare mortgages, other than my first mortgage, fully or partially unsecured. IF I complete the Chapter 13 plan and receive a discharge, those mortgage companies will have to release their mortgages without full payment.

2. If I am filing under Chapter 7, the law does not permit reducing or eliminating mortgages.

3. The law is unsettled: there is no guarantee that the attempt to remove my mortgage will be successful.

4. If I don't complete my Chapter 13 and receive a discharge, or am not eligible for a discharge, after receiving an order pay other mortgages than the first at the rate of unsecured creditors, all payments on those mortgages will be due with interest.

I say my home is worth
\$ _____ and the
1st mortgage balance is
\$ _____ I have
\$ _____ equity

____ I do NOT want to file a Chapter 13 to attempt to remove the junior mortgage. If I file a Chapter 7, I won't be able to get a discharge in a Chapter 13 filed within four years of filing Chapter 7, so I will deal with junior mortgages myself.

____ I want to file Chapter 13 but do not want to, or cannot based on value, reduce or eliminate junior mortgages.

X *[Signature]* (Debtor)

X *[Signature]* (Spouse)

Date: 03/04/2016